

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Melissa L. Peck
Damon A. Peck
Debtors

Case No. 24-02572-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jan 10, 2025

User: AutoDocke
Form ID: pdf010

Page 1 of 4
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Melissa L. Peck, Damon A. Peck, 4406 Steltz Rd, New Freedom, PA 17349-9290
5659635	+ DAVID J APOTHAKER, ESQ., APOTHAKER SCIAN PC, 100 CENTURY PARKWAY STE 310, MOUNT LAUREL, NJ 08054-1155
5659639	+ JARRETTSVILLE FEDERAL S & L, 3706 NORRISVILLE RD, JARRETTSVILLE, MD 21084-1419
5659621	+ MELISSA L. PECK, DAMON A. PECK, 4406 STELTZ RD, NEW FREEDOM, PA 17349-9290
5659623	+ SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 10 2025 18:39:00	Commonwealth of Pennsylvania, Department of Revenue, Bankruptcy Division, Department 280946, Harrisburg, PA 17128-0496
cr	Email/Text: BankruptcyECFMail@mccalla.com	Jan 10 2025 18:39:00	U.S. Bank Trust National Association, not in its i, c/o MCCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Rd, Roswell, GA 30076
5659627	+ Email/PDF: bncnotices@becket-lee.com	Jan 10 2025 18:49:31	AMEX, CORRESPONDENCE/BANKRUPTCY, PO BOX 981535, EL PASO, TX 79998-1535
5669330	Email/PDF: bncnotices@becket-lee.com	Jan 10 2025 18:38:21	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5659628	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jan 10 2025 18:39:00	BANK OF AMERICA, ATTN: BANKRUPTCY, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413
5659629	+ Email/Text: BarclaysBankDelaware@tsico.com	Jan 10 2025 18:39:00	BARCLAYS BANK, ATTN: BANKRUPTCY, P.O. BOX 8801, WILMINGTON, DE 19899-8801
5674190	Email/Text: creditcardbkcorrespondence@bofa.com	Jan 10 2025 18:39:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
5659630	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Jan 10 2025 18:38:20	CAPITAL ONE AUTO FINANCE, ATTN: BANKRUPTCY, 7933 PRESTON RD, PLANO, TX 75024-2302
5659631	+ Email/Text: bankruptcy@cavps.com	Jan 10 2025 18:39:00	CAVALRY PORTFOLIO SERVICES, ATTN: BANKRUPTCY, 1 AMERICAN LANE, STE 220, GREENWICH, CT 06831-2563
5659632	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 10 2025 18:49:26	CITIBANK, CENTRALIZED BANKRUPTCY, PO BOX 790040, ST LOUIS, MO 63179-0040

Case Number	Action	From	Date/Time	To
5659633	+ Email/PDF:	Citi.BNC.Correspondence@citi.com	Jan 10 2025 18:50:14	CITIBANK, CITICORP CR SRVS/CENTRALIZED BANKRUPTCY, PO BOX 790040, ST LOUIS, MO 63179-0040
5659634	+ Email/PDF:	Citi.BNC.Correspondence@citi.com	Jan 10 2025 18:51:04	CITIBANK/BEST BUY, CITICORP CR SRVS/CENTRALIZED BANKRUPTCY, PO BOX 790040, ST LOUIS, MO 63179-0040
5660764	+ Email/PDF:	acg.acg.ebn@aisinfo.com	Jan 10 2025 18:49:30	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5672605	+ Email/PDF:	acg.acg.ebn@aisinfo.com	Jan 10 2025 18:37:59	Capital One Auto Finance, a division of Capital On, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5666868	+ Email/Text:	bankruptcy@cavps.com	Jan 10 2025 18:39:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
5659636	+ Email/Text:	mrdiscen@discover.com	Jan 10 2025 18:39:00	DISCOVER FINANCIAL, ATTN: BANKRUPTCY, PO BOX 3025, NEW ALBANY, OH 43054-3025
5661147	Email/Text:	mrdiscen@discover.com	Jan 10 2025 18:39:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
5659622	+ Email/Text:	hrohrbaugh@cgalaw.com	Jan 10 2025 18:39:00	E. HALEY ROHRBAUGH, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
5659637	Email/Text:	collectionbankruptcies.bancorp@53.com	Jan 10 2025 18:39:00	FIFTH THIRD BANK, ATTN: BANKRUPTCY, MAILDROP RCS83E 1830 E PARIS AVE SE, GRAND RAPIDS, MI 49546
5671401	+ Email/Text:	FifthThirdBKNotices@nationalbankruptcy.com	Jan 10 2025 18:39:00	Fifth Third Bank N.A., PO Box 9013, Addison, Texas 75001-9013
5659638	+ Email/Text:	GSBankElectronicBankruptcyNotice@gs.com	Jan 10 2025 18:39:00	GOLDMAN SACHS BANK USA, ATTN: BANKRUPTCY, LOCKBOX 6112, PO BOX7247, PHILADELPHIA, PA 19170-0001
5659624	Email/Text:	sbse.cio.bnc.mail@irs.gov	Jan 10 2025 18:39:00	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
5675080	Email/Text:	JCAP_BNC_Notices@jcap.com	Jan 10 2025 18:39:00	Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 56302-9617
5659640	Email/PDF:	ais.chase.ebn@aisinfo.com	Jan 10 2025 18:38:16	JPMCB, MAILCODE LA4-7100, 700 KANSAS LANE, MONROE, LA 71203
5659641	Email/Text:	camanagement@mtb.com	Jan 10 2025 18:39:00	M & T BANK, ATTN: BANKRUPTCY, PO BOX 844, BUFFALO, NY 14240
5675318	Email/Text:	camanagement@mtb.com	Jan 10 2025 18:39:00	M&T BANK, P.O. Box 840, Buffalo, NY 14240-0840
5659642	Email/Text:	camanagement@mtb.com	Jan 10 2025 18:39:00	M&T CREDIT SERVICES, ATTN: BANKRUPTCY, PO BOX 844, BUFFALO, NY 14240
5668101	+ Email/Text:	camanagement@mtb.com	Jan 10 2025 18:39:00	M&T BANK, PO BOX 1508, Buffalo NY 14240-1508
5662395	Email/Text:	BankruptcyECFMail@mccalla.com	Jan 10 2025 18:39:00	U.S. Bank Trust National Association, not in its, c/o MCCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Rd, Roswell, GA 30076
5659644	+ Email/Text:	bankruptcydpt@mcmcg.com	Jan 10 2025 18:39:00	MIDLAND CREDIT MGMT, ATTN: BANKRUPTCY, PO BOX 939069, SAN DIEGO, CA 92193-9069
5674577	+ Email/Text:	bankruptcydpt@mcmcg.com	Jan 10 2025 18:39:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037

5659625	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 10 2025 18:39:00	PENNSYLVANIA DEPARTMENT OF REVENUE, BANKRUPTCY DIVISION, PO BOX 280946, HARRISBURG, PA 17128-0946
5672284	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 10 2025 18:50:20	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
5659645	+ Email/Text: bknotice@raslavrar.com	Jan 10 2025 18:39:00	RAS LAVRAR, LLC, 425 COMMERCE DRIVE, SUITE 150, FORT WASHINGTON, PA 19034-2727
5672702	Email/PDF: resurgentbknotifications@resurgent.com	Jan 10 2025 18:38:04	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5659646	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 10 2025 18:38:26	SYNCHRONY BANK/AMAZON, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
5676166	^ MEBN	Jan 10 2025 18:33:12	U.S. Bank Trust National Association et. al., Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
5659647	+ Email/Text: bkelectronicnotices@usaa.com	Jan 10 2025 18:39:00	USAA FEDERAL SAVINGS BANK, ATTN: BANKRUPTCY, 9800 FREDERICKSBURG RD, SAN ANTONIO, TX 78288-0002
5667263	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 10 2025 18:38:21	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
5659626	Email/Text: kcm@yatb.com	Jan 10 2025 18:39:00	YORK ADAMS TAX BUREAU, P O BOX 15627, YORK, PA 17405-0156

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	*P++	MCCALLA RAYMER LEIBERT PIERCE LLC, ATTN ATTN WENDY REISS, 1544 OLD ALABAMA ROAD, ROSWELL GA 30076-2102, address filed with court., U.S. Bank Trust National Association, not in its i, c/o MCCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Rd, Roswell, GA 30076
5662396	*P++	MCCALLA RAYMER LEIBERT PIERCE LLC, ATTN ATTN WENDY REISS, 1544 OLD ALABAMA ROAD, ROSWELL GA 30076-2102, address filed with court., U.S. Bank Trust National Association, not in its, c/o MCCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Rd, Roswell, GA 30076
5676167	*	U.S. Bank Trust National Association et. al., Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
5659643	##+	MICHAEL J. DOUGHERTY, ESQ., WELTMAN, WEINBERG & REIS CO. LPA, 170 S. INDEPENDENCE MALL W, STE 874, PHILADELPHIA, PA 19106-3334

TOTAL: 0 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2025 at the address(es) listed below:

Name	Email Address
Brent J Lemon	on behalf of Creditor M&T BANK blemon@kmlawgroup.com
Elizabeth Haley Rohrbaugh	on behalf of Debtor 2 Damon A. Peck hrohrbaugh@cgalaw.com kbrayboy@cgalaw.com,rminello@cgalaw.com,ephillips@cgalaw.com,rshearer@cgalaw.com,jhall@cgalaw.com
Elizabeth Haley Rohrbaugh	on behalf of Debtor 1 Melissa L. Peck hrohrbaugh@cgalaw.com kbrayboy@cgalaw.com,rminello@cgalaw.com,ephillips@cgalaw.com,rshearer@cgalaw.com,jhall@cgalaw.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Kelly M. Appleyard	on behalf of Creditor Commonwealth of Pennsylvania Department of Revenue kappleyard@attorneygeneral.gov
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

MELISSA L. PECK

Debtor 1

Chapter: 13
Case No.: 1-24-bk-02572-HWV

DAMON A. PECK

Debtor 2

ORDER

It appearing that the above named Debtors have failed to file the documents listed below, required pursuant to 11 U.S.C. §521 and Bankruptcy Rule 1007:

B 122C-1 - Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

B 122C-2 - Chapter 13 Calculation of Your Disposal Income

Schedules A-F

Schedules I-J

Statement of Financial Affairs

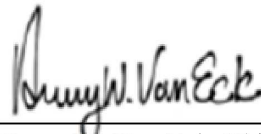
Employee Income Records or Certificate of No Payment Advices

It is

ORDERED that the case of the above named Debtors is **DISMISSED**. The Trustee is discharged from further responsibility in this case, and it is further

ORDERED that all pending actions in this case are dismissed. Notwithstanding the dismissal of this case, the Court retains jurisdiction over timely requests for payment of compensation and expenses.

By the Court,



Henry W. Van Eck, Chief Bankruptcy Judge
Dated: January 10, 2025